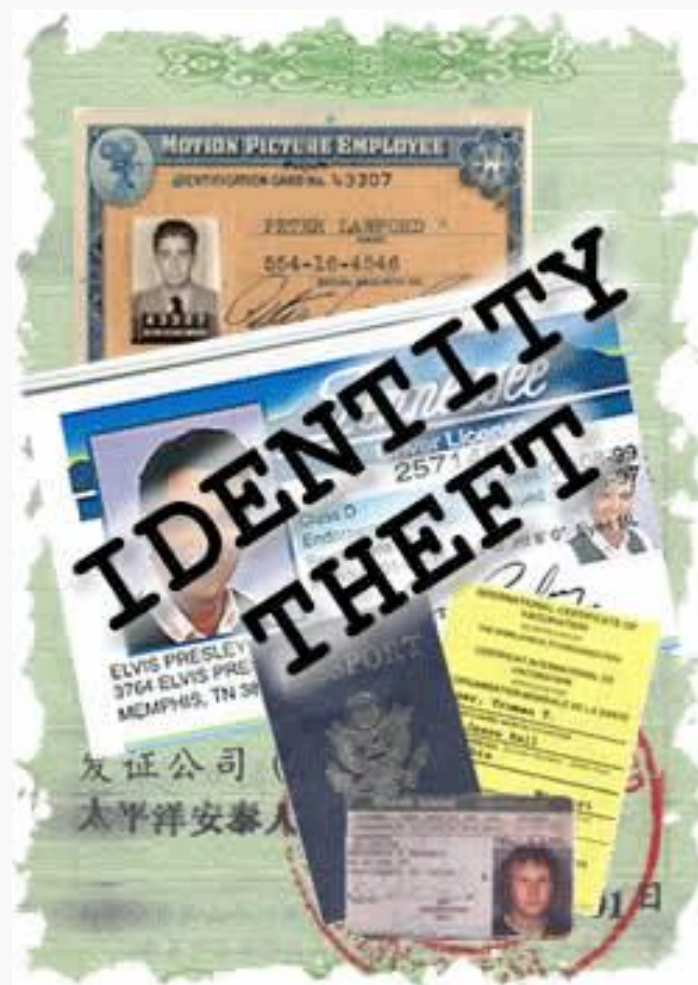


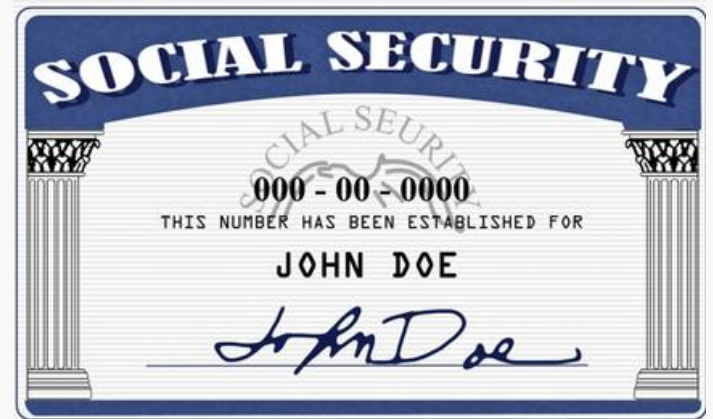
If You Are
Me, Then
Who Am I?



What is identity theft?

2

- Identity theft is taking someone's personal information
 - ▣ Credit card number
 - ▣ Bank account number
 - ▣ Driver's license number
 - ▣ Social Security number
 - ▣ Medical information
 - ▣ Etc.
- Without permission...



What is identity theft?

3

- ... and using it for an unlawful purpose.
 - ▣ Opening credit accounts
 - ▣ Making charges on an existing account
 - ▣ Getting medical care
 - ▣ Providing identity on arrest



How Often Does It Happen?

4

- 11.1 million in 2009 – 1.2 victim every 3 seconds
- Ages 18-24 most likely to be victims



Consequences of ID Theft

5

- Clearing up identity theft is **a pain**.
 - ▣ It can take **40 hours or more** for an identity theft victim to clear up his or her situation.



Consequences of ID Theft

6

- Having your identity stolen can prevent you from:
 - ▣ Getting college loans, car loans, and credit cards
 - ▣ Renting an apartment
 - ▣ Getting a job



DON'T BE THE NEXT VICTIM!



What You Can Do to Protect Yourself

Protect Your SSN: The Key to ID Theft

8

- ❑ Don't carry your **Social Security card** or anything with your Social Security number in your wallet or bag.



9

- ❑ Report problems promptly.

'be' MasterCard

Account Statement • 7th June, 2007

IMPORTANT: For security reasons you must close your eStatement when you are finished as it will not close automatically!



Credit Card Centre
PO Box 1384,
Dorchester, Dorset
DT99 1XG, UK
☎ 011 448 5500
Fax: 011 448 5501

For requested information or
to get to www.uk.visamastercard.com

Page
1 of 2

Card Number
5425 2311 **** 2722

Payment Due Date
2nd July 2007

Credit Limit: £1,900

BAN 002486 0001 100 943 04 (BIC: ABNKK2)

Government Stamp Duty of £40 due 1st April annually and on date of closure

Transaction Posting Date	Details and Reference Number	Amount £
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002584	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002585	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002586	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002587	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002588	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002589	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002590	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002591	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002592	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002593	15.00
7 Jun 7 Jun	BE PARS 1278789 Ref: 75452527010100002594	15.00

Interest Charges on Purchases
Monthly Rate: 1.49%
Interest Charged: £ 0.00

Interest Charges on Cash Advances
Monthly Rate: 1.49%
Interest Charged: £ 0.00

[illegible]

Shred Sensitive Documents

10



- ☐ Shred before discarding
 - ☐ Bills with account numbers
 - ☐ Bank statements
- ☐ Use a cross-cut shredder



6 Degrees of Identity Theft

11

- Sure, you trust your roommate or classmate.
- **But what about their friends?**



Clean Your Room!

12

- Keep bills, bank statements, and ID cards out of sight.



Organized criminal
groups are after
personal
information.

Digital Underground



Spyware





Beware of “free” software bearing gifts!

P2P Software Can Let Spies In

17

- ❑ Software to download and share music and movies can open up your computer to hackers.
- ❑ Make sure you have protective software installed – and up to date.



81% of home
computers lack
basic security
protections.

Protect Your Computer

19

- Use an Internet firewall.
- Keep your operating system & browser up to date.
- Install anti-virus & anti-spyware software.
 - ▣ Keep it up to date.



Don't Do Your Banking Where You Have Your Coffee

20



- ❑ Free wireless may **not be secure.**
- ❑ Be careful about exposing personal information in public “hot spots.”

Beware of "Phishing" Emails

21

Dear online customer!

For security purposes your account has been randomly chosen for verification.
To verify your account information we are asking you to provide us with all the data we are requesting.
Otherwise we will not be able to verify your identity and access to your account will be denied.
Please fill this form to verify your account details.

Thank you.

Welcome to iBanking

User ID

PIN

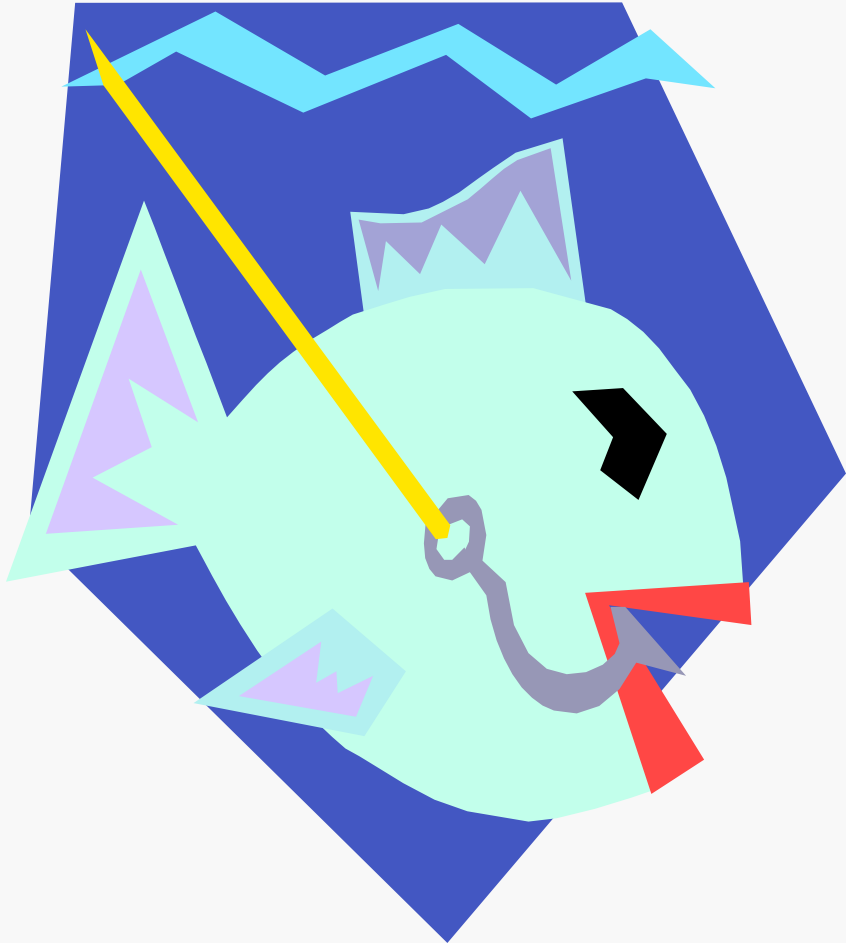
Submit

- Problem with your login? [Click here for help](#).
- Security Tip : What should you know about phishing? [Click here](#) for more information.
- Knowing how to [protect your PIN](#).
- Forgot your PIN ? Simply complete and send us the [DBS iBanking Update Form](#) and we will send you a new PIN.



Don't Get Hooked by a Phish

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- Don't give out your personal information unless you initiated the contact.

Your Credit Reports

23

- Businesses check your credit report before letting you:
 - ▣ Get a credit card or a loan
 - ▣ Buy insurance
 - ▣ Rent an apartment
 - ▣ Get a job
- Your report contains info on your payment history.
 - ▣ Provided by companies you get credit from.

Review Your Credit Reports

24

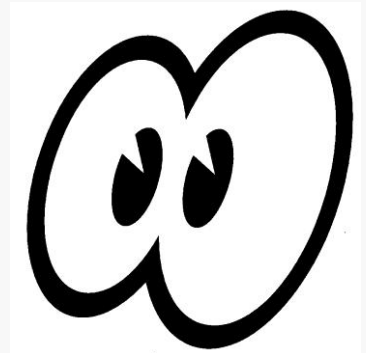
- Three national credit bureaus:
 - ▣ Equifax, TransUnion, Experian
- Starting at age 18, order your reports at least once a year.
- One FREE credit report from EACH credit bureau each year.
- Call 1-877-322-8228 or go to www.annualcreditreport.com.



Look for Signs of ID Theft

25

- ❑ **ACCOUNTS**: Look for accounts you don't recognize.
- ❑ **INQUIRIES**: Look for "inquiries" you didn't ask for.
- ❑ **PERSONAL INFORMATION**: Look for addresses where you've never lived, other names, other Social Security numbers.



What if you think you're an ID theft victim?

26

- Contact the California Office of Privacy Protection!

1-866-785-9663

www.privacy.ca.gov